

Are You Eligible?

CA1

HW

-2009

3 1761 11552244 3

LIBRARY

APR 13 1992

UNIVERSITY OF TORONTO

Canada

Do you have children?
Are you approaching 65?
Are you approaching 60?
Are you disabled?
Has your parent or spouse died?
Has your marriage ended?

The Government of Canada's Income Security Programs, funded with your tax dollars or direct premiums, offer Canadians a wide range of financial benefits. All of these programs are administered by Health and Welfare Canada. They are designed to assist parents, senior citizens, disabled persons and their children, and the surviving dependents of Canada Pension Plan contributors.

A series of booklets has been prepared to give you details of these programs. This one will give you a quick summary of all the benefits available.

If you want copies of any of the other booklets which are listed at the back, contact your nearest Income Security Programs office; the staff there will be pleased to help you. These offices are located in major centres across Canada. Phone numbers are listed in your telephone directory under Income Security Programs or the program name.

Do You Have Children?

Family Allowances Benefits are paid monthly for children under the age of 18.

You may also be entitled to a yearly *Child Tax Credit*, for each of your children under the age of 18. The amount you receive depends on your or your family's total income for the preceding year. You may obtain the Child Tax Credit by filling out the special claim form which is included in your Income Tax Return.

Are You Approaching 65?

There are two programs designed to provide pension income and other benefits for persons who are 65 and over.

The Old Age Security Pension is available to Canadian residents when they reach 65. It may also be available to non-residents and recent arrivals depending on the length of time they have resided in Canada.

If you have worked in Canada, you may also be entitled to receive *Canada Pension Plan Retirement Benefits* or *Quebec Pension Plan Retirement Benefits* as soon as you turn 65, whether or not you continue working.

The Guaranteed Income Supplement is an additional benefit available to those recipients of the Old Age Security Pension who have little or no other income.

Are You Approaching 60?

If you are between 60 and 65, and married to, or living as husband and wife with a person who is receiving the Old Age Security Pension, and the Guaranteed Income Supplement, you may be eligible for a *Spouse's Allowance*. To qualify you must be a resident of Canada. The benefit is based upon your combined incomes.

Are You Disabled?

If you are under 65 and have contributed to the Canada Pension Plan or the Quebec Pension Plan for several years, you may be entitled to receive *Disability Benefits* if your disability is determined to be severe and prolonged.

Benefits for Dependent Children of disabled persons are also available.

Has Your Parent or Spouse Died?

If your parent or spouse made contributions to the Canada Pension Plan or the Quebec Pension Plan, you may be eligible for *Survivors' Benefits*. There is a lump-sum benefit normally payable to the estate to help with funeral expenses. There is also a monthly benefit payable to the surviving partner and children to age 18 (up to age 25 if they are in continuing education).

Has Your Marriage Ended?

If your marriage has ended in divorce or legal annulment, the Canada Pension Plan credits or Quebec Pension Plan credits that you and your ex-spouse earned while you were married may be divided equally between you. Spouses who worked in the home and could not contribute to either Plan may, as a result, be entitled to receive coverage for disability protection and survivors' benefits.

Have You Lived Outside Canada? Are You an Immigrant?

If you have lived and worked in another country, your pension contributions in that country may work in your favour. Canada has social security agreements with a number of countries which enable you to combine the contributions you made in each country in order to meet eligibility requirements to qualify for benefits in Canada. Consult the Benefit Rate Guide or the Income Security Programs office nearest you for the list of countries with which international agreements have been made.

How Do You Apply for These Benefits?

You must file an application. Contact the Income Security Programs office nearest you for the appropriate application forms. Apply early. Delay can result in a loss of benefits.

How Much May You Receive?

The amounts of the benefits for these programs are shown in the booklet entitled *Benefit Rate Guide*. A copy can be obtained by contacting your nearest *Income Security Programs office*.

Important Reminders:

Are You Keeping Good Track of Your Earnings Record?

Your eligibility for Canada Pension Plan benefits and the amount you are entitled to receive are based on your earnings in the years in which you contribute. It is important, therefore, to make sure that your earnings record is complete. Every employee or self-employed person who contributes to the Canada Pension Plan or Quebec Pension Plan may ask to see their record of pensionable earnings once a year. Each record is kept under your surname and social insurance number. Ask for an *Application for Statement of Earnings* from your nearest Income Security Programs office.

Other Available Benefits

You may be entitled to benefits and assistance from other sources such as employers, unions, personal insurance plans, provincial governments, Employment and Immigration Canada and the Department of Veterans Affairs. Check these sources to ensure you are receiving all available benefits.



Do You Need More Information?

Phone the Income Security Programs office nearest you. You will find the telephone number in your telephone directory listed under Income Security Programs or the program name.

We will be pleased to send you any of the publications listed below. Check the ones you want and mail the form to any Income Security Programs office or call in and ask for them. You will find the address of the office nearest you in the telephone directory.

Benefit Rate Guide provides the most recent payment rates to which you and your family may be entitled. This booklet is revised every three months.

Are You Approaching 65? describes the programs available to provide pension income and other benefits for persons who are 65 and over.

More Retirement Income. Do You Qualify? describes the benefits available to supplement the retirement incomes of those with little or no other income.

The Canada Pension Plan. It's More Than Just a Pension provides an explanation of Canada Pension Plan contributions and the many types of benefits available to you and your family.

Your Family Allowances describes the programs designed to help families with the cost of raising their children.

Disability Benefits for You and Your Children describes the benefits and assistance available to you and your children if you are or should become disabled.

Death and Survivors' Benefits for Your Family describes the benefits to which the family of a deceased Canada Pension Plan contributor may be entitled, to help cover funeral expenses and to provide some financial security.

Sharing the Pension Credits (If Your Marriage Ends) describes the procedure by which you and your ex-spouse may divide the pension credits built up during the time you were married.



Health
and Welfare
Canada

Santé et
Bien-être social
Canada

Published by authority of
The Minister of National Health and Welfare
1983

To: Income Security Programs

Please send me the marked booklets.

- ☐ Benefit Rate Guide
- ☐ Are You Approaching 65?
- ☐ More Retirement Income. Do You Qualify?
- ☐ The Canada Pension Plan. It's More Than Just a Pension
- ☐ Your Family Allowances
- ☐ Disability Benefits for You and Your Children
- ☐ Death and Survivors' Benefits for Your Family
- ☐ Sharing the Pension Credits (If Your Marriage Ends)

From: Name _____

Address _____

